

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 20–20647–VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Austin Masser	Joann Masser
aka Austin L. Masser, aka Austin Masser	fka Joann Kozlowski
Jr., aka Austin L. Masser Sr., aka Austin L.	54 Garretson Avenue
Masser Jr., aka Austin Lewis Masser	Totowa, NJ 07512
54 Garretson Avenue	
Totowa, NJ 07512	

Social Security No.:

xxx–xx–7419

xxx–xx–1462

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 3/21/24

Time: 02:00 PM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

David L. Stevens, Debtor's Attorney,
period: 6/2/2023 to 1/3/2024

COMMISSION OR FEES

\$3,722.50,

EXPENSES

\$691.74.

If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date.
Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: February 16, 2024

JAN:

Jeanne Naughton
Clerk

In re:
Austin Masser
Joann Masser
Debtors

Case No. 20-20647-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 16, 2024

User: admin
Form ID: 137

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Austin Masser, Joann Masser, 54 Garretson Avenue, Totowa, NJ 07512-2469
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518958713	Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, Suite 208, P.O. Box 2594, Clifton, NJ 07015-2594
518958720	+ Hackensack Meridian Health, 60 Second Street, 4th Fl., Hackensack, NJ 07601-2050
518958728	+ Liberty Savings FCU, 666 Newark Avenue, Jersey City, NJ 07306-2398
518960185	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 16 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 16 2024 21:12:02	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518958708	Email/PDF: bncnotices@becket-lee.com	Feb 16 2024 21:11:57	American Express, PO Box 981535, El Paso, TX 79998-1535
518982856	Email/PDF: bncnotices@becket-lee.com	Feb 16 2024 21:01:42	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518958709	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 16 2024 20:53:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
518958710	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 16 2024 21:12:15	Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441
518958711	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 16 2024 21:12:16	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518968829	+ Email/PDF: ebn_ais@aisinfo.com	Feb 16 2024 21:00:59	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518987240	+ Email/PDF: ebn_ais@aisinfo.com	Feb 16 2024 21:12:14	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518958712	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 16 2024 21:22:26	Capital One, N.A., 1680 Capital 1 Drive, McLean, VA 22102-3407
518958714	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 16 2024 21:12:15	Citibank, N.A., 399 Park Avenue, New York, NY 10022-4614
519023420	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 16 2024 21:12:15	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls,

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Feb 16, 2024

Form ID: 137

Total Noticed: 61

			SD 57108-5027
518958715	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 16 2024 20:53:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518958716	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 16 2024 20:53:00	Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
518958718	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 16 2024 21:00:34	Credit One Bank, N.A., 585 Pilot Road, Las Vegas, NV 89119-3619
518958717	Email/PDF: creditonebknotifications@resurgent.com	Feb 16 2024 21:00:59	Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873
518958719	Email/Text: mrdiscen@discover.com	Feb 16 2024 20:52:00	Discover, PO Box 30943, Salt Lake City, UT 84130
518964680	Email/Text: mrdiscen@discover.com	Feb 16 2024 20:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518992563	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 16 2024 21:01:30	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518958723	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Feb 16 2024 20:52:00	HSBC, 452 Fifth Avenue, New York, NY 10018-2790
518958724	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Feb 16 2024 20:52:00	HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013
518958722	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 16 2024 21:01:03	Home Depot Credit Services, PO Box 790328, St. Louis, MO 63179-0328
518958725	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 16 2024 20:52:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519026817	+ Email/Text: PBNCNotifications@perituservices.com	Feb 16 2024 20:52:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
518958726	+ Email/Text: PBNCNotifications@perituservices.com	Feb 16 2024 20:52:00	Kohls, PO Box 3043, Milwaukee, WI 53201-3043
519025629	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2024 21:00:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518958727	+ Email/Text: Documentfiling@lciinc.com	Feb 16 2024 20:52:00	Lending Club Corporation, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
518958729	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 16 2024 21:00:57	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
518964289	Email/PDF: cbp@omf.com	Feb 16 2024 21:01:34	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
518958731	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 16 2024 21:00:26	Ollo Card Services, PO Box 9222, Old Bethpage, NY 11804-9222
518958732	Email/PDF: cbp@omf.com	Feb 16 2024 21:00:59	OneMain, PO Box 3327, Evansville, IN 47732-3327
518958733	+ Email/PDF: cbp@omf.com	Feb 16 2024 21:01:26	OneMain Financial, 601 NW Second St., Evansville, IN 47708-1013
519309700	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 16 2024 21:01:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519309701	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 16 2024 21:12:15	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519026332	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 16 2024 21:00:29	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519018455	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 16 2024 21:12:16	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Feb 16, 2024

Form ID: 137

Total Noticed: 61

			23541
519026335	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 16 2024 21:00:59	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
519026293	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 16 2024 21:11:56	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519024047	Email/Text: bnc-quantum@quantum3group.com	Feb 16 2024 20:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519024048	Email/Text: bnc-quantum@quantum3group.com	Feb 16 2024 20:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518958734	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 16 2024 20:53:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519020912	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 16 2024 20:53:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518958730	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 16 2024 20:52:00	New Jersey Division of Taxation, Compliance/Enforcement, Bankruptcy Unit, 50 Barrack Street, 9th Fl., PO Box 245, Trenton, NJ 08695-0267
518958735	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 16 2024 21:00:30	Secretary of Housing and, Urban Development, 451 Seventh Street SW, Washington, DC 20410-0002
518958736	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 16 2024 21:12:17	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518958737	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 16 2024 21:00:28	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
519014788	+ Email/Text: bncmail@w-legal.com	Feb 16 2024 20:53:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518958739	^ MEBN	Feb 16 2024 20:51:05	TD Bank USA, N.A., 2035 Limestone Road, Wilmington, DE 19808-5529
518958738	Email/Text: bncmail@w-legal.com	Feb 16 2024 20:53:00	Target Card Services, PO Box 1581, Minneapolis, MN 55440-1581
519112733	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 16 2024 21:00:30	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
518958740	+ Email/Text: edbknotices@ecmc.org	Feb 16 2024 20:52:00	US Department of Education, 400 Maryland Avenue, SW, Washington, D.C. 20202-0001
518958721	Email/Text: bankruptcyntices@vivecard.com	Feb 16 2024 20:52:00	HC Credit, 380 W Data Dr Suite 200, Draper, UT 84020-2308
518965299	Email/Text: bankruptcyntices@vivecard.com	Feb 16 2024 20:52:00	Vive Financial, 380 Data Drive, Suite #200, Draper UT, 84020
519022007	+ Email/PDF: ebn_ais@aisinfo.com	Feb 16 2024 21:12:02	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Feb 16, 2024

Form ID: 137

Total Noticed: 61

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2024 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Austin Masser dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
David L. Stevens	on behalf of Joint Debtor Joann Masser dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6